

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
GASS, ANDREW B.	§	Case No. 18-06458 ABG
GASS, ASTA	§	
	§	
Debtors	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/06/2018 . The undersigned trustee was appointed on 03/06/2018 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 8,281.75

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	31.90
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	4,848.44
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 3,401.41

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 07/20/2018 and the deadline for filing governmental claims was 09/04/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 858.33 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 858.33 , for a total compensation of \$ 858.33 ² . In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 22.60 , for total expenses of \$ 22.60 ² .

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/19/2018 By: /s/ANDREW J. MAXWELL, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 18-06458 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: GASS, ANDREW B.
GASS, ASTA
For Period Ending: 09/19/18

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Date Filed (f) or Converted (c): 03/06/18 (f)
341(a) Meeting Date: 04/10/18
Claims Bar Date: 07/20/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 603 S. Arlington Heights rd Arlington Height IL Single-family home, P.I.N. 03-32-304-001-0000; 03	329,000.00	0.00		0.00	FA
2. 2016 Hyundai Tucson Sport mileage: 31000	12,600.00	0.00		0.00	FA
3. 2012 Jeep Liberty mileage: 90000	6,700.00	0.00		0.00	FA
4. 2 couches, 2 arm chairs, 1 love seat, 1 bed, 1 cof	1,500.00	0.00		0.00	FA
5. 2 TVs, 1 desktop computer, 1 laptop, 2 printers, 2	1,000.00	0.00		0.00	FA
6. 2 Bicycles	300.00	0.00		0.00	FA
7. Men's wearing apparel Women's wearing apparel	1,500.00	0.00		0.00	FA
8. Misc. Jewelry and 10 watches	1,600.00	0.00		0.00	FA
9. 2 dogs	1.00	0.00		0.00	FA
10. Cash	100.00	0.00		0.00	FA
11. JPMorgan Chase Bank, N.A. PO Box 659754 San Antoni	619.29	0.00		0.00	FA
12. JPMorgan Chase Bank, N.A. PO Box 659754 San Antoni	689.42	0.00		0.00	FA
13. JPMorgan Chase Bank, N.A. PO Box 659754 San Antoni	9.92	0.00		0.00	FA
14. Devon Bank 950 Milwaukee Ave. Glenview, IL 60025	302.17	0.00		0.00	FA
15. Acorn Online Investment	450.00	0.00		0.00	FA
16. Acorn Online Investment	541.00	0.00		0.00	FA
17. Uno Mas Cucina and Tequila, Inc.	0.00	0.00		0.00	FA
18. Unpaid Loans from Uno Mas Cucina and Tequila, Inc.	Unknown	0.00		0.00	FA
19. collateral for Byline Bank loan (UCC-1 filed 2/17/	Unknown	0.00		0.00	FA
20. TAX REFUND (u) 2018 Federal and Illinois tax refund (amended schedule A/B)	19,562.00	8,281.75		8,281.75	FA

TOTALS (Excluding Unknown Values)

\$376,474.80

\$8,281.75

\$8,281.75

\$0.00

Gross Value of Remaining Assets

(Total Dollar Amount in Column 6)

LFORM1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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ASSET CASES

Exhibit A

Case No: 18-06458 ABG Judge: A. BENJAMIN GOLDGAR
Case Name: GASS, ANDREW B.
GASS, ASTA

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Date Filed (f) or Converted (c): 03/06/18 (f)
341(a) Meeting Date: 04/10/18
Claims Bar Date: 07/20/18

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

341 meeting held on April 10, 2018
2017 REFUND 18,248 EIC= 0, some wildcard exemption applied
RE VALUE(REDFIN 366K, ZILLOW 300K ,REALTOR 400K) question
SEVERAL BANK ACCOUNTS (failed restaurant business)

Initial Projected Date of Final Report (TFR): 12/31/18 Current Projected Date of Final Report (TFR): 12/31/18

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-06458 -ABG
Case Name: GASS, ANDREW B.
GASS, ASTA
Taxpayer ID No: *****7055
For Period Ending: 09/19/18

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****3035 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
C 05/11/18	20	UNITED STATES TREASURY	TAX RETURNS 2017	1224-000	8,281.75		8,281.75
C 06/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	8,271.75
C 07/03/18	010001	ANDREW AND ASTA GASS 603 S. ARLINGTON HEIGHTS RD ARLINGTON HEIGHTS IL 60005	EXEMPTION	8100-000		4,848.44	3,423.31
C 07/09/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		11.90	3,411.41
C 08/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	3,401.41

* Reversed
t Funds Transfer
C Bank Cleared

COLUMN TOTALS	8,281.75	4,880.34	3,401.41
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	8,281.75	4,880.34	
Less: Payments to Debtors		4,848.44	
Net	8,281.75	31.90	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account - *****3035	8,281.75	31.90	3,401.41
	8,281.75	31.90	3,401.41
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 8,281.75 4,880.34

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-06458 -ABG
Case Name: GASS, ANDREW B.
GASS, ASTA
Taxpayer ID No: *****7055
For Period Ending: 09/19/18

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****3035 Checking Account

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: September 19, 2018

Case Number: 18-06458 Claim Class Sequence
Debtor Name: GASS, ANDREW B.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 2100-00	ANDREW J. MAXWELL, TRUSTEE 20 N. CLARK ST. SUITE 200 CHICAGO, IL 60602	Administrative		\$858.33	\$0.00	\$858.33
001 2200-00	ANDREW J. MAXWELL, TRUSTEE 20 N. CLARK ST. SUITE 200 CHICAGO, IL 60602	Administrative		\$22.60	\$0.00	\$22.60
Subtotal for Class Administrative				\$880.93	\$0.00	\$880.93
000001A 058 5800-00	Department of the Treasury Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346	Priority		\$0.00	\$0.00	\$0.00
Subtotal for Class Priority				\$0.00	\$0.00	\$0.00
000002 070 7100-00	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$7,929.36	\$0.00	\$7,929.36
000003 070 7100-00	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$3,435.25	\$0.00	\$3,435.25
000004 070 7100-00	BYLINE BANK C/O DAVID L HAZAN GRACH MASINI, HAZAN & GURYSH, LLP 140 S MILWAUKEE AVE LIBERTYVILLE, IL 60048	Unsecured		\$228,102.00	\$0.00	\$228,102.00
000005 070 7100-00	Old Republic Insurance Company c/o Republic Equity Credit Services 307 N. Michigan Ave. 13th Fl Chicago, IL 60601-5382	Unsecured		\$73,170.82	\$0.00	\$73,170.82
000006 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$3,124.29	\$0.00	\$3,124.29
000007 070 7100-00	Reinhart FoodService, LLC Attn: Jeff Peters 100 Harborview Plaza La Crosse, WI 54601	Unsecured		\$10,044.33	\$0.00	\$10,044.33
000008 070 7100-00	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk VA 23541	Unsecured		\$1,214.70	\$0.00	\$1,214.70

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: September 19, 2018

Case Number: 18-06458 Claim Class Sequence
Debtor Name: GASS, ANDREW B.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000009 070 7100-00	LVNV FUNDING, LLC RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE, SC 29603-0587	Unsecured		\$517.96	\$0.00	\$517.96
000010 070 7100-00	PYOD, LLC PO BOX 19008 GREENVILLE, SC 29602	Unsecured		\$1,160.37	\$0.00	\$1,160.37
000011 070 7100-00	Rock Fusco & Connelly, LLC 321 N. Clark St., Ste. 2200 Chicago, IL 60654	Unsecured		\$1,842.00	\$0.00	\$1,842.00
000012 070 7100-00	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (BANANA REPUBLIC) POB 41067 Norfolk, VA 23541	Unsecured		\$716.22	\$0.00	\$716.22
000013 070 7100-00	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (AMAZON) POB 41067 Norfolk, VA 23541	Unsecured		\$3,314.79	\$0.00	\$3,314.79
Subtotal for Class Unsecured				\$334,572.09	\$0.00	\$334,572.09
Case Totals:				\$335,453.02	\$0.00	\$335,453.02

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 18-06458 ABG

Case Name: GASS, ANDREW B.

GASS, ASTA

Trustee Name: ANDREW J. MAXWELL, TRUSTEE

Balance on hand \$ 3,401.41

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: ANDREW J. MAXWELL, TRUSTEE	\$ 858.33	\$ 0.00	\$ 858.33
Trustee Expenses: ANDREW J. MAXWELL, TRUSTEE	\$ 22.60	\$ 0.00	\$ 22.60

Total to be paid for chapter 7 administrative expenses \$ 880.93

Remaining Balance \$ 2,520.48

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001A	Department of the Treasury	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to priority creditors \$ 0.00

Remaining Balance \$ 2,520.48

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 334,572.09 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Discover Bank	\$ 7,929.36	\$ 0.00	\$ 59.74
000003	Discover Bank	\$ 3,435.25	\$ 0.00	\$ 25.88
000004	BYLINE BANK	\$ 228,102.00	\$ 0.00	\$ 1,718.39
000005	Old Republic Insurance Company	\$ 73,170.82	\$ 0.00	\$ 551.23
000006	Capital One Bank (USA), N.A.	\$ 3,124.29	\$ 0.00	\$ 23.54
000007	Reinhart FoodService, LLC	\$ 10,044.33	\$ 0.00	\$ 75.67
000008	Synchrony Bank	\$ 1,214.70	\$ 0.00	\$ 9.15
000009	LVNV FUNDING, LLC	\$ 517.96	\$ 0.00	\$ 3.90
000010	PYOD, LLC	\$ 1,160.37	\$ 0.00	\$ 8.74
000011	Rock Fusco & Connelly, LLC	\$ 1,842.00	\$ 0.00	\$ 13.88
000012	Portfolio Recovery Associates, LLC	\$ 716.22	\$ 0.00	\$ 5.39

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000013	Portfolio Recovery Associates, LLC	\$ 3,314.79	\$ 0.00	\$ 24.97

Total to be paid to timely general unsecured creditors \$ 2,520.48

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE